

EXHIBIT A

Data: Unadjusted
No data available.

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No data available.

KRB, MBNA Corporation

Daily prices from 01-Apr-2005 to 01-Jul-2005
Currency: USD | Data: Unadjusted | Exchange: NYSE

Date	Close	High	Low	Volume
01-Jul-2005	25.77	26.30	25.50	46,908,000
30-Jun-2005	26.16	26.75	26.08	78,461,000
29-Jun-2005	21.07	21.29	21.03	5,380,600
28-Jun-2005	21.30	21.35	21.04	9,442,700
27-Jun-2005	21.02	21.38	20.98	9,400,100
24-Jun-2005	21.45	21.73	21.25	12,432,000
23-Jun-2005	21.25	21.48	20.89	5,711,700
22-Jun-2005	21.22	21.39	21.15	5,016,200
21-Jun-2005	21.22	21.34	21.13	6,589,000
20-Jun-2005	21.30	21.50	21.13	6,565,200
17-Jun-2005	21.10	21.68	21.02	12,565,000
16-Jun-2005	21.46	21.71	21.45	7,750,700
15-Jun-2005	21.55	21.65	20.45	5,344,000
14-Jun-2005	21.42	21.53	21.38	4,743,500
13-Jun-2005	21.65	21.78	21.36	5,010,500
10-Jun-2005	21.60	21.95	21.55	5,879,300
09-Jun-2005	21.97	22.05	21.56	6,767,900
08-Jun-2005	21.60	21.74	21.50	5,904,600
07-Jun-2005	21.49	21.67	21.41	11,539,000
06-Jun-2005	21.39	21.46	21.05	5,892,800
03-Jun-2005	21.25	21.36	21.19	5,420,900
02-Jun-2005	21.30	21.47	21.24	7,216,700
01-Jun-2005	21.37	21.47	20.95	4,959,400
31-May-2005	21.09	21.65	21.07	8,183,300
27-May-2005	21.35	21.93	21.28	13,883,000
26-May-2005	21.20	21.25	20.82	5,742,300
25-May-2005	20.94	21.02	20.70	5,190,300
24-May-2005	20.79	20.95	20.65	4,799,800

23-May-2005	20.95	21.05	20.75	6,070,700
20-May-2005	20.74	20.74	20.40	5,070,800
19-May-2005	20.75	20.90	20.55	5,593,400
18-May-2005	20.85	20.91	20.61	5,633,300
17-May-2005	20.58	20.63	20.35	6,327,200
16-May-2005	20.50	20.50	20.11	6,312,500
13-May-2005	20.00	20.12	19.85	7,010,800
12-May-2005	19.94	20.20	19.84	6,805,100
11-May-2005	20.00	20.20	19.86	9,831,000
10-May-2005	20.12	20.30	20.00	8,671,900
09-May-2005	20.08	20.08	19.81	5,542,300
06-May-2005	19.85	20.00	19.46	7,816,100
05-May-2005	19.98	20.17	19.80	10,259,000
04-May-2005	19.97	20.25	19.30	13,253,000
03-May-2005	19.87	20.01	19.70	8,634,300
02-May-2005	19.80	19.89	19.54	12,008,000
29-Apr-2005	19.75	19.81	19.21	11,758,000
28-Apr-2005	19.54	19.66	19.01	11,588,000
27-Apr-2005	19.09	19.31	18.85	12,181,000
26-Apr-2005	18.90	19.00	18.82	12,067,000
25-Apr-2005	18.95	19.26	18.62	17,000,000
22-Apr-2005	18.45	19.25	18.28	26,344,000
21-Apr-2005	19.28	20.01	18.50	51,851,000
20-Apr-2005	23.11	23.70	23.11	7,202,000
19-Apr-2005	23.22	23.56	23.13	4,721,400
18-Apr-2005	23.45	23.76	23.30	6,717,800
15-Apr-2005	23.45	24.00	23.39	5,354,300
14-Apr-2005	23.99	24.48	23.77	7,362,000
13-Apr-2005	24.37	24.90	24.25	4,562,300
12-Apr-2005	24.97	25.03	24.32	5,248,800
11-Apr-2005	24.83	24.88	24.65	2,374,800
08-Apr-2005	24.87	25.07	24.84	4,286,300
07-Apr-2005	25.10	25.13	24.70	7,423,600
06-Apr-2005	25.05	25.12	24.88	3,757,000
05-Apr-2005	24.90	25.15	24.72	4,187,000
04-Apr-2005	24.64	24.87	24.12	5,668,300
01-Apr-2005	24.20	25.04	24.16	4,994,000

Source: SunGard PowerData (Tradeline), subject to Terms and Conditions

EXHIBIT B

ARTICLES OF INCORPORATION RECEIVED
OF

MBNA CORP.

90 DEC 6 AM 11 34

STATE DEPT. OF
ASSESSMENTS & TAXATION

John W. Scheflen, 1800 Mercantile Bank and Trust Building, 2 Hopkins Plaza, Baltimore, Maryland 21201, being over eighteen years of age and acting as incorporator, forms a corporation under the Maryland General Corporation Law.

ARTICLE I

NAME

The name of the corporation is:

MBNA Corp.

ARTICLE II

PURPOSE

Corporation is formed to engage in the business of banking and finance, directly and through subsidiaries. It may engage in any other business permitted by law.

ARTICLE III

PRINCIPAL OFFICE AND RESIDENT AGENT

The address of the principal office of the Corporation in the State of Maryland is c/o The Corporation Trust Incorporated, 32 South Street, Baltimore, Maryland 21202. The resident agent of the Corporation in the State of Maryland is The Corporation Trust Incorporated, 32 South Street, Baltimore, Maryland 21202. The resident agent is a Maryland corporation. ✓

ARTICLE IV

CAPITAL STOCK

(a) The total number of shares of stock of all classes which the Corporation has authority to issue is 210,000,000 shares, of which 200,000,000 shares are classified as Common Stock, par value \$.01 per share, and 10,000,000 shares are classified as Preferred Stock, par value \$.01 per share. The aggregate par value of all shares of all classes which the Corporation is authorized to issue is \$2,100,000.

STATE DEPARTMENT OF ASSESSMENTS
AND TAXATION

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RECEIVED FOR RECORD

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(b) The Preferred Stock may be issued in series. Prior to issuance, the Board of Directors shall set the terms of the Preferred Stock, including the preferences, conversion and other rights, voting powers, restrictions, limitations as to dividends, qualifications and terms and conditions of redemption.

(c) The Board of Directors shall have the power to classify or reclassify any unissued stock, whether now or hereafter authorized, by setting or changing the preferences, conversion or other rights, voting powers, restrictions, limitations as to dividends, qualifications, or terms or conditions of redemption of such stock.

(d) Unless otherwise provided by the Board of Directors, no holder of stock of any class shall be entitled to preemptive rights to subscribe for or purchase or receive any stock of any class or securities convertible into stock of any class of the Corporation.

ARTICLE V

BOARD OF DIRECTORS

(a) The Corporation shall initially have four directors. The initial directors, who shall act as such until the first annual meeting or until their successors are duly elected and qualify shall be Charles M. Cawley, John R. Cochran, Bruce L. Hammonds and M. Scot Kaufman. The number of directors may be increased or decreased as provided in the By-Laws of the Corporation.

(b) The Board of Directors may authorize the issuance from time to time of stock of the Corporation of any class, now or hereafter authorized, and securities convertible into stock of the Corporation of any class, now or hereafter authorized, for such consideration and on such other terms as the Board of Directors may deem advisable, without stockholder approval.

ARTICLE VI

VOTING

Notwithstanding any provision of law requiring any action to be taken or authorized by the affirmative vote of the holders of a greater proportion of the votes of all classes or of any class of stock of the Corporation, such action shall be effective and valid if taken or authorized by the affirmative vote of a majority of the total number of votes entitled to be cast thereon, except as otherwise provided in the charter.

ARTICLE VII

LIABILITY AND INDEMNIFICATION

(a) To the fullest extent that limitations on the liability of directors and officers are permitted by the Maryland General Corporation Law, no director or officer of the Corporation shall have any liability to the Corporation or its stockholders for damages. This limitation on liability applies to events occurring at the time a person serves as a director or officer of the Corporation whether or not such person is a director or officer at the time of any proceeding in which liability is asserted.

(b) To the fullest extent permitted by the Maryland General Corporation Law, the Corporation shall indemnify and advance expenses to its currently acting and its former directors. The Corporation shall indemnify and advance expenses to its officers to the same extent as its directors, and may do so to such further extent as is consistent with law. The Board of Directors may by bylaw, resolution or agreement make further provision for indemnification of directors, officers, employees and agents to the fullest extent permitted by the Maryland General Corporation Law.

(c) References to the Maryland General Corporation Law in this Article are to that law as from time to time amended. No amendment to the charter of the Corporation shall affect any right of any person under this Article based on any event, omission or proceeding prior to the amendment.

ARTICLE VIII

AMENDMENTS

Except as set forth in this Article, The Corporation reserves the right to make, from time to time, any amendments of its charter which may now or hereafter be authorized by law, including any amendments which alter the contract rights or any class of outstanding stock as expressly set forth in the charter.

IN WITNESS WHEREOF, I have signed these Articles of Incorporation on the 6th day of December, 1990, and have acknowledged such Articles to be my act.


John W. Scheffler
Incorporator